



Double premium refund
exclusive for all Prudential
Critical Illness Plan Customers!

From 1 October to 31 December 2025,

all Prudential
Critical Illness Plan
Customers

who successfully
take out

Selected Health
Insurance Plan(s)

can enjoy a **double** premium refund!



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



Double up on health protection, **double** the premium refund

Both medical and critical illness cover are vital and complementary of each other. They ensure you get the support and treatment you need when health issues arise, allowing you to focus on your recovery without financial concerns.

Get a comprehensive health protection now & enjoy a **double premium refund!**



Medical Insurance

Cover your **treatment and hospital costs** due to **illness or injury**, so you can receive appropriate treatment with peace of mind



**Critical Illness
Insurance**

Give you a **lump sum payment** or even **multiple critical illness cover** if you are unfortunately diagnosed with **critical illness**, making up for any lost income

New Prudential Encash Hospital Cash Savings Insurance

From as little as 5 years' premiums, you can enjoy **whole-life hospital cash cover** and **growth opportunities for your money**, protecting your lifelong health while investing in your future financial security

Please refer to pages 2 to 8 of this flyer for more about the offer(s) and the relevant terms and conditions.

Notes: The above information does not contain the full terms and conditions of the promotions. It is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs. **During the sales process, this information should be read in conjunction with the relevant product brochures and promotion flyers.** This flyer is for distribution in Hong Kong and Macau only.



Double up on your health protection! Enrol in Prudential Encash Hospital Cash Savings Insurance and enjoy a **double premium refund of up to 40%**

From **1 October to 31 December 2025**, when you successfully take out the **Prudential Encash Hospital Cash Savings Insurance**, we will give you up to a **20% premium refund** (the “Basic Premium Refund”).

What’s more, if you are also our **Critical Illness Plan Customer**, we will give you up to an **extra 20% premium refund** (the “Extra Premium Refund”) on your **Prudential Encash Hospital Cash Savings Insurance**, enjoying a **double premium refund of up to 40%** in total!

Selected Plan	Premium Term	Premium Refund of the Selected Plan's First Year Annualised Premium		
		Basic Premium Refund	 Extra Premium Refund If you are our Critical Illness Plan Customer	 Double premium refund
Prudential Encash Hospital Cash Savings Insurance	5/10 years	10%	+ 10%	= 20%
	15/20 years	20%	+ 20%	= 40%

Please refer to the relevant terms and conditions for more about the offer(s).

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333  (853) 8293 0833  www.prudential.com.hk
 Macau www.prudential.com.mo

Terms and Conditions

1. This promotion of the **Prudential Encash Hospital Cash Savings Insurance** (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 October to 31 December 2025, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 10% or 20% premium refund on the selected plan (the “Basic Premium Refund”); and (ii) extra 10% or 20% premium refund on the selected plan (the “Extra Premium Refund”) (if applicable).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Basic Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Encash Hospital Cash Savings Insurance** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 28 February 2026;
 - (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

The Selected Plan will be eligible for the Basic Premium Refund if it meets all applicable requirements set out in clause 3. Otherwise, the Basic Premium Refund will be forfeited.
4. In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - (i) the policyholder of the Selected Plan must also be the policyholder of an inforce selected critical illness plan (the “Critical Illness Plan Customer”) as listed in the table below (the “Selected Critical Illness Plan(s)”) on 28 February 2026;

Selected Critical Illness Plan(s) (including basic plans and supplementary benefits)

• PRUHealth Baby Guardian Critical Illness Plan* • PRUHealth Guardian Critical Illness Plan* • PRUHealth Critical Illness First Protect II* • PRUHealth Critical Illness Extended Care III* • PRUHealth Critical Illness Term II* • PRUHealth Cancer ReCover* • PRUCancer 360* • EasyWell Critical Illness Protector* • EasyWell Severe Cancer Care* • EasyWell Critical Illness MultiCare* • PRUhealth lady care* • PRUhealth lady care extra*	• 5-Year Renewable & Convertible Term with Crisis Cover • Crisis Cover • Crisis Cover Plus • Juvenile Crisis Cover • Achiever Protection Package • Achiever Savings Package • PRUcrisis cover lifelong protector • PRUmyhealth lifelong crisis protector • PRUmyhealth crisis lifelong care • PRUcrisis cover smartchoice • PRUcrisis cover smartchoice extra • PRUcrisis cover multiple • PRUcrisis cover multiple protector • 100% Refundable Crisis Cover • PRUflexilife • Flexi-loan Crisis Cover Plan	• PRUHealth Critical Illness Extended Care • PRUHealth Critical Illness Extended Care II • PRUHealth Critical Illness Multi-care • PRUHealth Critical Illness Multi-care Prestige • PRUHealth Critical Illness First Protect • PRUHealth Critical Illness Care • PRUHealth Critical Illness Protector • PRUHealth Critical Illness Smartchoice • PRUHealth Critical Illness Term • PRUHealth Cancer Multi-care • PRUmyhealth Crisis Multi-care • Lady LiveWell • Lady LiveWell extra • Lady Prudence Plan • Lady Prudence Plan – Extra
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*These plans are still available for new application as of 1 October 2025.

- (ii) the Selected Critical Illness Plan(s) must have been successfully applied for and submitted the completed application on or before 31 December 2025; and
 - (iii) the Selected Critical Illness Plan(s) must have been issued by us on or before 28 February 2026.

The Selected Plan will be eligible for the Extra Premium Refund if it meets all applicable requirements set out in clauses 3 and 4. Otherwise, the Extra Premium Refund will be forfeited.
5. **Basic Premium Refund and Extra Premium Refund (collectively, the “Premium Refund”)**
 - (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible Selected Plan as follows:

Premium payment mode	Date of Premium Refund	
	Basic Premium Refund (10% or 20% of the first year annualised premium)	Extra Premium Refund (10% or 20% of the first year annualised premium)
Annual mode	On or before 31 August 2026	On or before 31 August 2027
Semi-annual mode Quarterly mode Monthly mode	On or before 28 February 2027	On or before 29 February 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
 - (iii) The Premium Refund is offered to each eligible Selected Plan. If a customer has successfully applied for more than 1 eligible Selected Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each eligible Selected Plan will qualify for the Premium Refund.
 - (iv) For any alterations to the eligible Selected Plan after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective eligible Selected Plan will be totally forfeited. For any alterations to the eligible Selected Plan after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the eligible Selected Plan will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 5(vi) for calculation of the first year annualised premium).
 - (v) We will calculate the Premium Refund amount based on each eligible Selected Plan's first year annualised premium (excluding levy, if applicable).
 - (vi) If the premium of the eligible Selected Plan is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the eligible Selected Plan is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
 - (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
- 6. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 September 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
 - 7. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
 - 8. The Selected Plan and Selected Critical Illness Plan(s) are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
 - 9. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.

Double up on your health protection!

Enrol in **Selected Health Insurance Plan(s)** and enjoy a **double premium refund of up to 60%**

From **1 October to 31 December 2025**, when you successfully take out the Selected Health Insurance Plan(s) below, we will give you a **30% premium refund** (the “Basic Premium Refund”).

What’s more, if you are also our **Critical Illness Plan Customer**, we will give you an **extra 30% premium refund** (the “Extra Premium Refund”) on the Selected Health Insurance Plan(s), enjoying a **double premium refund of up to 60%** in total!

Selected Health Insurance Plan(s)	Plan Type	Premium Refund of the Selected Health Insurance Plan(s)'s First Year Annualised Premium		
VHIS Plan(s)		Basic Premium Refund	 Extra Premium Refund	 Double premium refund
PRUHealth VHIS VIP Plan ^{1,2} – HKD/USD plan	Basic plan & supplementary benefit			
PRUHealth CoreChoice Medical Plan ^{1,2} – HKD plan				
PRUHealth VHIS EasyChoice Plan ^{1,2} – HKD/USD plan	Basic plan			
PRUHealth FlexiChoice Medical Plan ^{1,2} – HKD/USD plan	Supplementary benefit	30% + 30% = 60%	 Extra Premium Refund	 Double premium refund
Medical Protection Plan(s)				
PremierFlex Medical Plan – HKD/USD plan (including the optional supplementary benefit – Outpatient Care Benefit (if applicable))	Basic plan & supplementary benefit			
PRUhealth medical plus – HKD/USD plan				
PRUmyhealth prestige medical plan ² – HKD/USD plan				
PRUmed lifelong care plan – HKD/USD plan	Supplementary benefit			

Please refer to the relevant terms and conditions for more about the offer(s).

¹ The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

² This plan is available for sale in Hong Kong only.

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333  **Macau** (853) 8293 0833  www.prudential.com.hk www.prudential.com.mo

Terms and Conditions

1. This promotion of the Selected Health Insurance Plan(s) (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 October to 31 December 2025, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 30% premium refund on selected health insurance plans (the “Basic Premium Refund”); and (ii) extra 30% premium refund on selected health insurance plans (the “Extra Premium Refund”) (if applicable).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. The Promotion is applicable to the following health insurance plans (including basic plans and supplementary benefits) (the “Selected Health Insurance Plan(s)”):
 - (i) **PRUHealth VHIS VIP Plan, PRUHealth CoreChoice Medical Plan, PRUHealth VHIS EasyChoice Plan and PRUHealth FlexiChoice Medical Plan** (certified plans under the Voluntary Health Insurance Scheme) (the “VHIS Plan(s)”); and
 - (ii) **PremierFlex Medical Plan, PRUhealth medical plus, PRUmed lifelong care plan and PRUmyhealth prestige medical plan.**
4. The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).
5. In order to be eligible for the Basic Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the Selected Health Insurance Plan(s) within the Promotion Period;
 - (ii) the Selected Health Insurance Plan(s) must have been issued by us on or before 28 February 2026;
 - (iii) the Selected Health Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Health Insurance Plan(s); and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

Selected Health Insurance Plan(s) will be eligible for the Basic Premium Refund if it meets all applicable requirements set out in clause 5. Otherwise, the Basic Premium Refund will be forfeited.
6. In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - (i) the policyholder of the Selected Health Insurance Plan(s) must also be the policyholder of an inforce selected critical illness plan (the “Critical Illness Plan Customer”) as listed in the table below (the “Selected Critical Illness Plan(s)”) on 28 February 2026;

Selected Critical Illness Plan(s) (including basic plans and supplementary benefits)

• PRUHealth Baby Guardian Critical Illness Plan* • PRUHealth Guardian Critical Illness Plan* • PRUHealth Critical Illness First Protect II* • PRUHealth Critical Illness Extended Care III* • PRUHealth Critical Illness Term II* • PRUHealth Cancer ReCover* • PRUCancer 360* • EasyWell Critical Illness Protector* • EasyWell Severe Cancer Care* • EasyWell Critical Illness MultiCare* • PRUhealth lady care* • PRUhealth lady care extra*	• 5-Year Renewable & Convertible Term with Crisis Cover • Crisis Cover • Crisis Cover Plus • Juvenile Crisis Cover • Achiever Protection Package • Achiever Savings Package • PRUcrisis cover lifelong protector • PRUmyhealth lifelong crisis protector • PRUmyhealth crisis lifelong care • PRUcrisis cover smartchoice • PRUcrisis cover smartchoice extra • PRUcrisis cover multiple • PRUcrisis cover multiple protector • 100% Refundable Crisis Cover • PRUflexilife • Flexi-loan Crisis Cover Plan	• PRUHealth Critical Illness Extended Care • PRUHealth Critical Illness Extended Care II • PRUHealth Critical Illness Multi-care • PRUHealth Critical Illness Multi-care Prestige • PRUHealth Critical Illness First Protect • PRUHealth Critical Illness Care • PRUHealth Critical Illness Protector • PRUHealth Critical Illness Smartchoice • PRUHealth Critical Illness Term • PRUHealth Cancer Multi-care • PRUmyhealth Crisis Multi-care • Lady LiveWell • Lady LiveWell extra • Lady Prudence Plan • Lady Prudence Plan – Extra
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*These plans are still available for new application as of 1 October 2025.

- (ii) the Selected Critical Illness Plan(s) must have been successfully applied for and submitted the completed application on or before 31 December 2025; and
- (iii) the Selected Critical Illness Plan(s) must have been issued by us on or before 28 February 2026.

Selected Health Insurance Plan(s) will be eligible for the Extra Premium Refund if it meets all applicable requirements set out in clauses 5 and 6. Otherwise, the Extra Premium Refund will be forfeited.

7. **Basic Premium Refund and Extra Premium Refund (collectively, the “Premium Refund”)**

- (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible Selected Health Insurance Plan(s) as follows:

Premium payment mode	Date of Premium Refund	
	Basic Premium Refund (30% of the first year annualised premium)	Extra Premium Refund (30% of the first year annualised premium)
Annual mode	On or before 31 August 2026	On or before 31 August 2027
Semi-annual mode Quarterly mode Monthly mode	On or before 28 February 2027	On or before 29 February 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- (iii) The Premium Refund is offered to each eligible Selected Health Insurance Plan. If a customer has successfully applied for more than 1 eligible Selected Health Insurance Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each eligible Selected Health Insurance Plan will qualify for the Premium Refund.
- (iv) For any alterations to the eligible Selected Health Insurance Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRUHealth Major**, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective eligible Selected Health Insurance Plan(s) will be totally forfeited. For any alterations to the eligible Selected Health Insurance Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRUHealth Major**, if applicable, or an expansion in territorial scope of cover), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the eligible Selected Health Insurance Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 7(vi) for calculation of the first year annualised premium).
- (v) We will calculate the Premium Refund amount based on each eligible Selected Health Insurance Plan(s)'s first year annualised premium (excluding levy, if applicable).
- (vi) If the premium of the eligible Selected Health Insurance Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the eligible Selected Health Insurance Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
- (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
8. The Promotion will not be offered to the Selected Health Insurance Plan(s) applied for or already in force on or before 30 September 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the Promotion cannot be used in conjunction with the Health Plus Selected Customer Offer (MKTX/PF0829E(10/25)).**
10. The Selected Health Insurance Plan(s) and Selected Critical Illness Plan(s) are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
11. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction (if applicable). All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

This flyer is for distribution in Hong Kong and Macau only.



Your choice! Enrol in Selected Critical Illness Plan(s) and choose up to a **20% premium refund** or up to **250% superior cover**

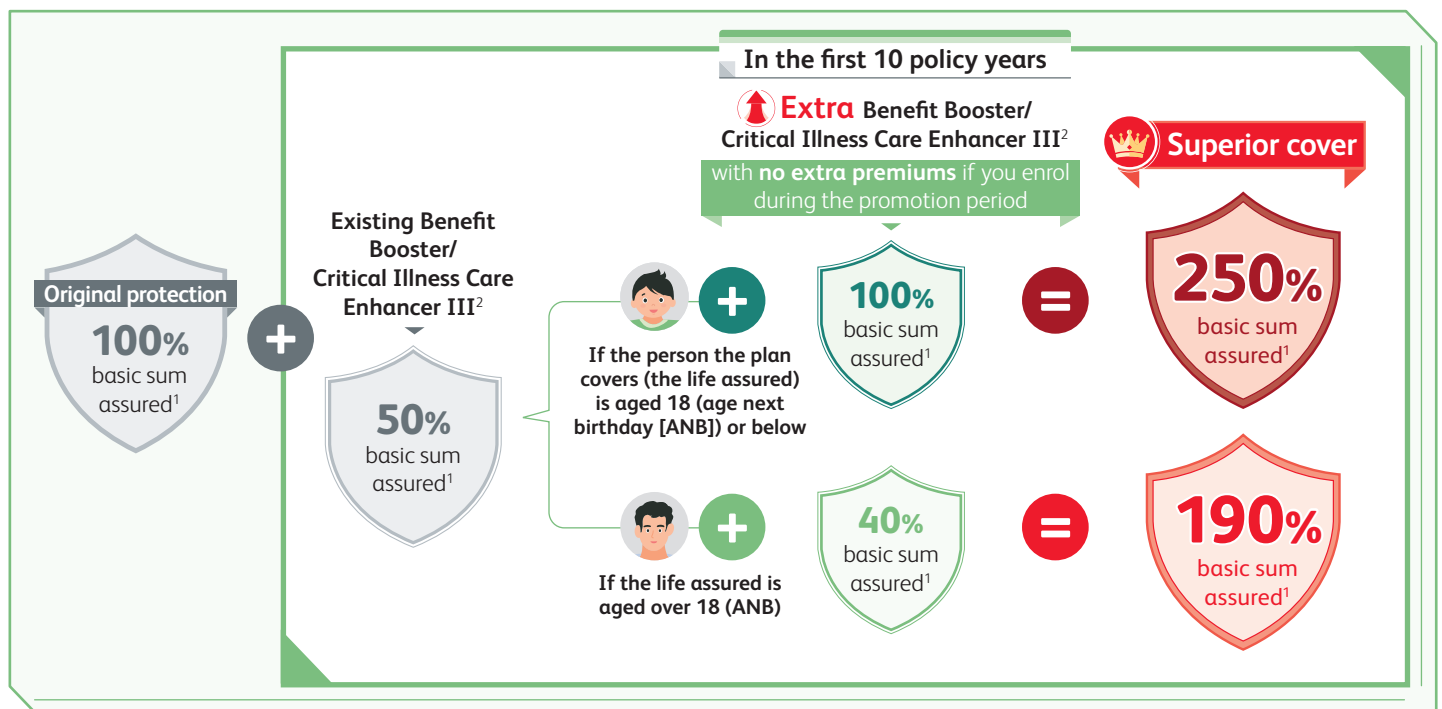
Since you know you and your family's needs best, especially those of your young ones, the choice is yours!

From **1 October to 31 December 2025**, when you successfully take out the Selected Critical Illness Plan(s) below, you can choose to enjoy a **premium refund of up to 20%** or extra peace of mind with **up to 250% superior cover** in the first 10 policy years **without any extra premiums**.

✓ Option 1 Up to a 20% premium refund

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium
PRUHealth Guardian Critical Illness Plan	5 years	10%
PRUHealth Guardian Critical Illness Plan	10 years	
PRUHealth Baby Guardian Critical Illness Plan	15/20/25 years	20%
PRUHealth Critical Illness Extended Care III		

✓ Option 2 Up to 250% superior cover in the first 10 policy years



Please refer to the relevant terms and conditions for more about the offer(s).



Whichever option you choose, you may **convert** your existing and extra (if applicable) **Benefit Booster/Critical Illness Care Enhancer III²** into a selected **new life insurance policy** that offers cash value and provides life and/or critical illness cover (subject to eligibility requirements of such life insurance policy, including but not limited to age, sum assured, etc.) within a designated period before or after such benefit ends, **with no need to submit further health evidence**.

There is more information about the Benefit Booster/Critical Illness Care Enhancer III² and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

How does the Option 2 (up to 250% superior cover) work

John, aged 36, is the breadwinner of his family and has a 5-year-old son, Tommy. He realises the importance of having a financial safety net at any life stage in case either he or Tommy is diagnosed with a critical illness, particularly while Tommy is young, so he enrolls Tommy and himself each in a **PRUHealth Guardian Critical Illness Plan**. He opts for a basic sum assured of USD 100,000 for each policy and **chooses Option 2 from this promotion**. With this option, **he gets 250% superior cover for Tommy and 190% superior cover for himself**.

If either John or Tommy is diagnosed with any of the 56 major disease conditions covered during the first 10 policy years, John will get a benefit payout totalling USD 250,000 in Tommy's case or USD 190,000 in John's case. This payout will provide vital financial support, helping with treatment and the family's living expenses.



The above figures are only for illustration. We assume that John and Tommy fulfil the definitions and claims requirements of the benefits, and that no policy loan or change of policy has been made.

- ¹ Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).
- ² The Benefit Booster applies to the **PRUHealth Guardian Critical Illness Plan** and **PRUHealth Baby Guardian Critical Illness Plan**, while the Critical Illness Care Enhancer III applies to the **PRUHealth Critical Illness Extended Care III**.

Contact your consultant or call our Customer Service Hotline

Hong Kong
Macau



(852) 2281 1333
(853) 8293 0833



www.prudential.com.hk
www.prudential.com.mo

Terms and Conditions

1. The “Your choice” promotion of Selected Critical Illness Plan(s) (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 October to 31 December 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. Customers can select either (i) up to a 20% premium refund (the “Premium Refund”) or (ii) a 250% superior cover (if the life assured is aged 18 (ANB) or below) or 190% superior cover (if the life assured is aged over 18 (ANB)) in the first 10 policy years (the “Superior Cover”) under the Promotion at the time of application.
4. In order to be eligible for the Premium Refund or Superior Cover under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRUHealth Guardian Critical Illness Plan, PRUHealth Baby Guardian Critical Illness Plan or PRUHealth Critical Illness Extended Care III** (the “Selected Critical Illness Plan(s)”) within the Promotion Period;
 - (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 28 February 2026;
 - (iii) if customers select the Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s); and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

Selected Critical Illness Plan(s) will be eligible for the Premium Refund or Superior Cover (the “Eligible Plan”) if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund or Superior Cover will be forfeited.
5. If customers select the Premium Refund:
 - (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 August 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 28 February 2027

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
- (iv) For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 5(vi) for calculation of the first year annualised premium).
- (v) We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
- (vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
- (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

6. If customers select the Superior Cover:
 - (i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.
 - (ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **PRUHealth Guardian Critical Illness Plan Series – PRUHealth Guardian Critical Illness Plan and PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III** respectively.
 - (iii) If the life assured is aged 18 (ANB) or below and the total basic sum assured under all in-force policies and pending policy applications of **PRUHealth Guardian Critical Illness Plan, PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III** for the same life assured exceeds USD 750,000 or HKD 6,000,000, we may require extra financial and medical underwriting.
 - (iv) The Superior Cover is subject to the terms and conditions stated in the policy document.
7. Once the Premium Refund or Superior Cover is chosen at the time of application, no change or replacement will be accepted.
8. The Promotion will not be offered to the Selected Critical Illness Plan(s) applied for or already in force on or before 30 September 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
10. The Selected Critical Illness Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
11. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.



Enrol in **PRU**Health Critical Illness First Protect II and enjoy up to a **20% premium refund**

From **1 October to 31 December 2025**, when you successfully take out the **PRU**Health Critical Illness First Protect II, we will give you up to a **20% premium refund**.

Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium
PRUHealth Critical Illness First Protect II	10 years	10%
	15/20/25/30 years	20%

Please refer to the relevant terms and conditions for more about the offer(s).

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  www.prudential.com.hk

Terms and Conditions

1. The premium refund on the **PRUHealth Critical Illness First Protect II** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 October to 31 December 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel of Prudential.
3. In order to be eligible for the Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRUHealth Critical Illness First Protect II** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 28 February 2026;
 - (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) must have been fully settled when due.

The Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Refund will be forfeited.
4. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 August 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 28 February 2027

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised.

Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

5. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
6. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
7. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 10 for calculation of the first year annualised premium).
8. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 September 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy).
10. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
12. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
13. The Selected Plan is underwritten by Prudential Hong Kong Limited, and is subject to all policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
14. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

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